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### IN THE CLAIMS

Please amend claims 1, 13, 17 and 20 (20 for non-statutory reasons) so that the claims read as follows:

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1. (Currently Amended) A method for conducting mobile commerce comprising:
    - verifying user authorization at a hand held device;
    - transmitting a transaction request from the hand held device;
    - transmitting an amount and a transaction identification in response to the transaction request, from a base unit to the hand held device;
    - displaying the amount at the hand held device;
    - transmitting a user identification and the transaction identification from the hand held device; and
    - posting a credit transaction to the user identification from the base unit, as a function of the transaction identification.
  2. (Original) The method of claim 1 wherein the hand held device provides for interactive communication with the base unit.
  3. (Original) The method of claim 1 wherein user authorization is verified using a biometric device.
  4. (Original) The method of claim 1 wherein user identification contains credit card information.
  5. (Original) The method of claim 1 further comprising:
    - encrypting the user identification at the hand held device prior to transmitting.

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6. (Original) The method of claim 1 further comprising:  
decrypting the user identification at the base unit.
7. (Original) The method of claim 1 further comprising:  
initializing communication from the base unit to a financial institution.
8. (Original) The method of claim 1 further comprising:  
encrypting the transaction identification from the base unit prior to  
transmitting.
9. (Original) The method of claim 1 further comprising:  
decrypting the transaction identification at the financial institution.
10. (Original) The method of claim 1 wherein transaction identification is  
used as a pointer to actual transaction information.
11. (Original) The method of claim 1 further comprising:  
initializing communication from the base unit to a transaction totaling  
device.
12. (Original) The method of claim 1 further comprising:  
accepting a transaction from the hand held device, based on the displayed  
amount.

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13. (Currently Amended) A system for conducting mobile commerce comprising:

means for authorizing a user of a hand held device;

means for transmitting a transaction request from the [[user]] hand held device;

means for transmitting an amount and a transaction identification in response to the transaction request received from the hand held device;

means for notifying the user of the amount on the hand held device;

means for transmitting a user identification and the transaction identification from the [[user]] hand held device; and

means for posting a credit transaction to the user identification as a function of the transaction identification.

14. (Original) The system of claim 13 further comprising:

means for initiating communication to a transaction totaling device.

15. (Original) The system of claim 13 further comprising:

means for initiating communication to a financial institution.

16. (Original) The system of claim 13 further comprising:

means for allowing a user to accept a transaction based on the displayed amount.

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17 (Currently Amended) A computer readable medium storing a computer program comprising:

computer readable code for authorizing a user of a hand held device;

computer readable code for transmitting a transaction request from [[a user]] the hand held device;

computer readable code for transmitting an amount and a transaction identification in response to the transaction request received from the hand held device;

computer readable code for displaying the amount [[to the user]] on the hand held device;

computer readable code for transmitting a user identification and the transaction identification from the [[user]] hand held device; and

computer readable code for posting a credit transaction to the user identification, as a function of the transaction identification.

18. (Original) The computer readable medium of claim 17 further comprising:

computer readable code for initiating communication to a transaction totaling device.

19. (Original) The computer readable medium of claim 17 further comprising:

computer readable code for initiating communication to a financial institution.

20. (Currently Amended) The computer readable medium of claim [[15]] 17 further comprising:

computer readable code for accepting a transaction from the user, based on the displayed amount.